

JAN 31 2008

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant:	Craig R. White	Examiner:	Mohamed Hatem Ali
Serial No.:	09/977,687	Art Unit:	3692
Filed:	October 16, 2001	Docket No.:	10011785-1
Title:	CENTRALIZED BILLING CREDIT SYSTEM UTILIZING A PREDETERMINED UNIT OF USAGE		

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**RESPONSE**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir/Madam:

This Response accompanies the Request for Continued Examination (RCE) filed herewith. With this Response, the claims have not been amended, and remain as follows: